

Massachusetts Occupational Injuries and Illnesses

As Compiled by
The Massachusetts Division of Occupational Safety
and the U.S. Department of Labor



Finance, Insurance, and Real Estate Industry 2000 Report

The Massachusetts Division of Occupational Safety, in cooperation with the U.S. Department of Labor, Bureau of Labor Statistics, has produced both national and state-specific data on private sector workplace injuries and illnesses. Annual surveys are collected from private establishments in each state and processed by a designated agency. During the 2000 survey cycle, 5805 establishments were surveyed in Massachusetts and 243,126 establishments were surveyed nationwide. The following data have been selected to give a detailed look at the Finance, Insurance, and Real Estate Industry in Massachusetts.

The State of Massachusetts recorded a population of 6,349,097 in the year 2000, and 2,866,344 of those people were employed in the private sector (408,760 people were also employed in the public sector). (Source: Massachusetts Division of Employment and

Chart 2: Incidence rates¹ of nonfatal injuries and illnesses (per 100 full time workers), Finance, Insurance, and Real Estate, MA & US 1996-2000

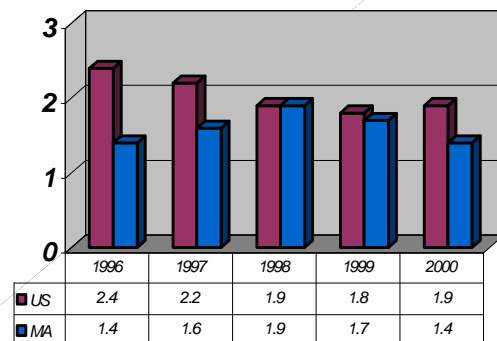
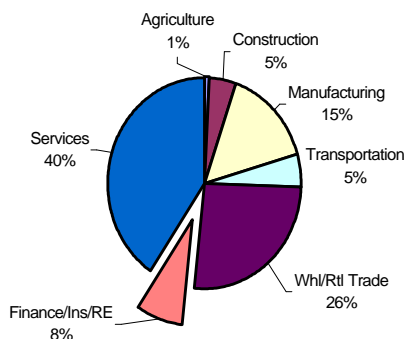


Chart 1: Percent employment in Massachusetts by industry, 2000

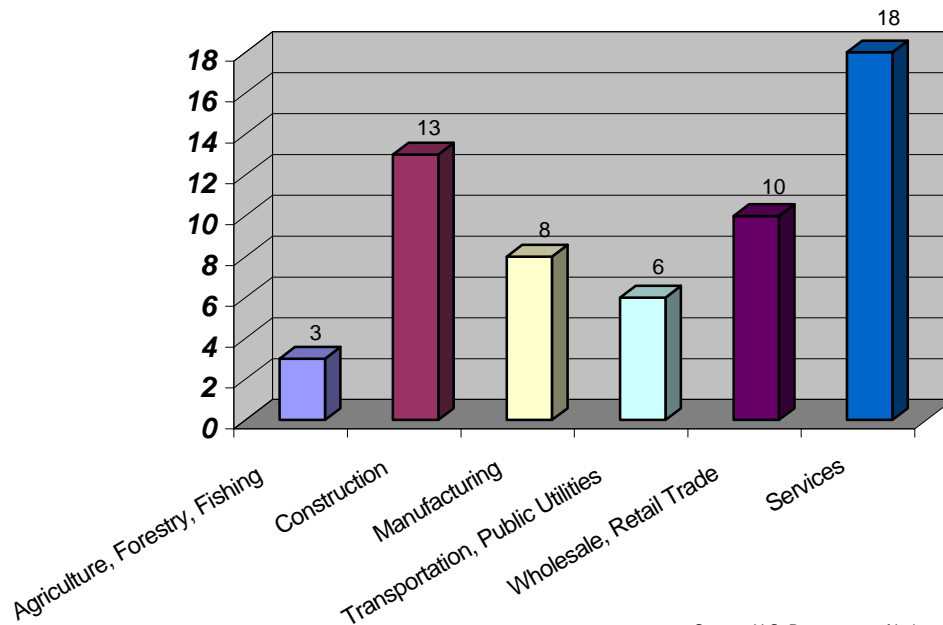


Employment is expressed as an annual average and is derived primarily from the BLS-State Covered Employment and Wages program.

Training, U.S. Department of Labor). Finance, Insurance, and Real Estate made up eight percent of the total number of private industry employees in Massachusetts in 2000, or 224,100 workers. The Services Industry made up the largest portion of employees in 2000 at 40%, or 1,160,400 workers; Agriculture, Forestry, and Fishing had 24,000; Construction had 130,100; Transportation and Public Utilities 141,100; Manufacturing 436,100; and Wholesale and Retail Trade made up 26%, or 748,900 workers. (See Chart 1.)

Within the Finance, Insurance, and Real Estate Industry in Massachusetts, the incidence rate¹ of occupational injuries and illnesses was 1.4 in the year 2000, or a total of 2,800 occupational injuries and illnesses as a whole. In comparison, the rate in 1999 was 1.7, in 1998 the rate was 1.9, in 1997 it was 1.6 and in 1996 it was 1.4. See Chart 2 for a comparison of Massachusetts to the National rates.

Chart 3: Number of fatal occupational injuries by major industry, 2000



Source: U.S. Department of Labor, Bureau of Labor Statistics, in cooperation with State and Federal agencies, Census of Fatal Occupational Injuries

Chart 3 details the major industries in Massachusetts and the number of fatalities that occurred in each. In 2000, the Agriculture, Forestry, and Fishing Industry had three fatal occupational injuries; Construction had 13; Manufacturing had eight; Transportation and Public Utilities, six; Wholesale and Retail Trade, 10; and Services had 18. The major causes of occupational deaths in Massachusetts were falls, homicides, and transportation accidents.

In the year 2000, Finance, Insurance, and Real Estate Industry workers suffered 1,147 occupational injuries and illnesses involving days away from work. Chart 4 shows the distribution of the lost time injury cases by the nature of the injury or illness. Of the total, 549 injuries or illnesses were strains or sprains, 77 were fractures, 74 were soreness and pain, and 64 were cuts or lacerations. (See Chart 4 for all other natures of injury or illness and the numbers of workers they represent.)

Chart 4: Number of nonfatal injuries and illnesses involving days away from work by nature of injury or illness, Finance, Insurance, and Real Estate 2000

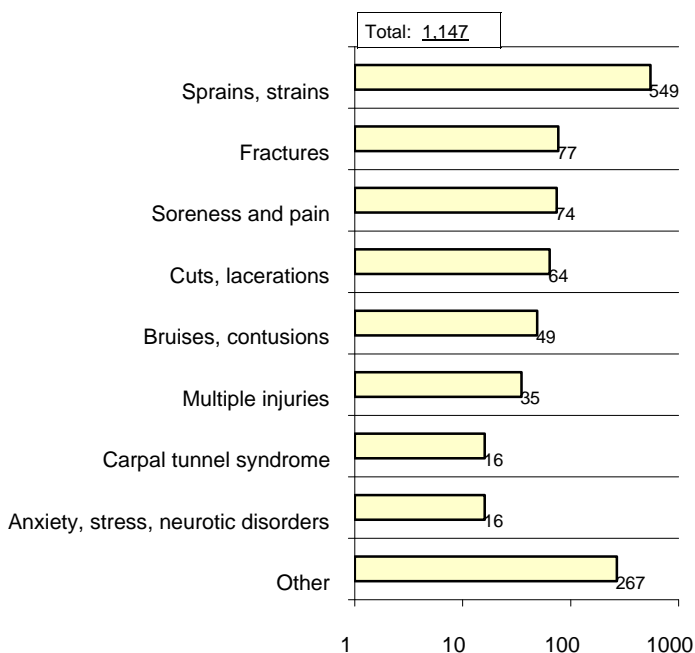
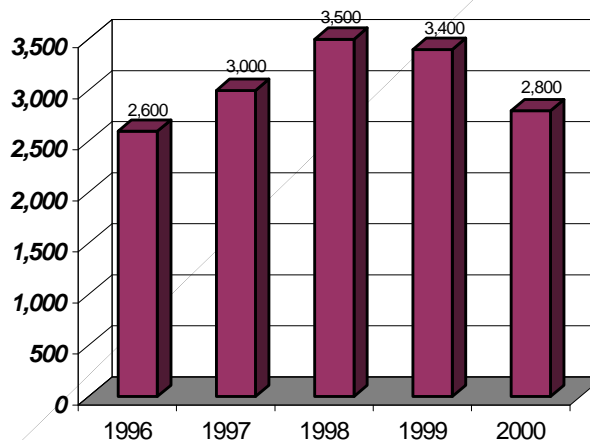


Chart 5 details the total numbers of nonfatal injuries and illnesses for the years 1996 – 2000. These data indicate an increase in the number of injuries and illnesses within the Finance, Insurance, and Real Estate Industry in Massachusetts from 1996-1998, with a decrease in 1999 and again in 2000. 2,800 workers suffered occupational injuries or illnesses in 2000, 3,400 in 1999, 3,500 in 1998, 3,000 in 1997, and 2,600 in 1996. Of the 2,800 injuries and illnesses in 2000, most were the result of overexertion, falls on the same level, and striking against objects.

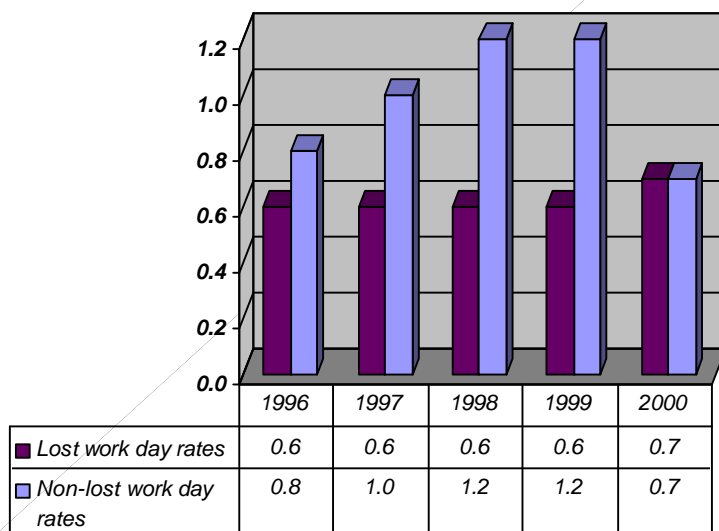
Chart 5: Total number of nonfatal injuries and illnesses, Finance, Insurance, and Real Estate, 1996-2000



Of the 2,800 total reportable cases of occupational injury and illness in 2000, about 1,300 of these cases resulted in days away from work or restricted workdays, or both, while almost 1,500 injuries were cases without lost work days. Days away from work are counted if the employee misses any days AFTER the

lost work days. Days away from work are counted if the employee misses any days AFTER the initial day of the occurrence of the injury or diagnosis of illness.

Chart 6: Lost work day v. Non-lost work day incidence rates¹ of nonfatal injuries and illnesses (per 100 full time workers), Finance, Insurance, and Real Estate, 1996-2000



Restricted work time is defined as light duty or a temporary transfer of duties due to an occupational injury or illness. Non-lost workday cases are those cases in which the employee is injured but returns the next day to work with no restrictions. The incidence rate¹ in 2000 of lost workday cases per 100 full time workers was 0.7. This represents a slight increase in the rate from the four prior years. The incidence rate of non-lost workday cases was 0.7 in 2000, representing a decrease from each of the four prior years. (See Chart 6.)

¹ Incidence rates represent the number of injuries and illnesses per 100 full-time workers and were calculated as: $(N/EH) \times 200,000$ where

N = number of injuries and illnesses

EH = total hours worked by all employees during the calendar year.
200,000 = base for 100 equivalent full-time workers (working 40 hours per week, 50 weeks per year).

NOTE: Because of rounding, components may not add to totals.

SOURCE: Bureau of Labor Statistics, U.S. Department of Labor, Survey of Occupational Injuries and Illnesses, in cooperation with participating State agencies.

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This report was compiled from data collected by the Massachusetts Division of Occupational Safety under a cooperative agreement with the U.S. Department of Labor, Bureau of Labor Statistics. Data has also been included from the Census of Fatal Occupational Injuries and the Massachusetts Division of Employment and Training.

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Massachusetts Division of Occupational Safety
399 Washington Street, 5th Floor
Boston, MA 02108
(617) 727-3452

Or visit our Web site at:
www.state.ma.us/dos/pages/stats.htm

For additional information, please go to: www.bls.gov/IIF or www.osha.gov

Reports are available for all major industry groups in Massachusetts: Agriculture, Forestry, and Fishing; Construction; Manufacturing; Transportation and Public Utilities; Wholesale and Retail Trade; Finance, Insurance, and Real Estate; and Services. To obtain information about the Mining industry please contact the U.S. Department of Labor, Mine Safety and Health Administration (MSHA) at www.msha.gov or the U.S. Department of Labor MSHA Northeast District office at (724) 772-2333.



Massachusetts Division of Occupational Safety
399 Washington Street, 5th Floor
Boston, MA 02108
